Let your ad really tell your story==for "fore=talk spares after=talk"

WAR MAY CREATE TWO GRAIN MARTS

Fierce Dissensions Splitting Chicago Board of Trade.

Board of Trade, the premier grain market of the world, is in danger of splitting in twain as the result of the dissensions which for months have taken attention from the markets and made the floor of the exchange a great debating school. Unless a radical change occurs there will be two boards of trade in a few months.

One amendment voted down yesterday provided for the filing of claims against members who are in debt and against members who are in debt and the compulsory transfer of their memberships. This change was intended to do away with the class of members who, in the words of a former president, "are possessed only of a trading card and a lead penell." Another amendment, by which members who were out of town would be permitted to vote by proxy instead of in person, went the same way. The two votes showed that the local traders are in absolute control of the board. Should a new exchange be created it would be on the lines of the limited membership, like the New York Stock Exchange. The change will leave the present organization with the smaller speculative traders, but the great private wire houses and the elevator companies will be gone.

WHITE SOX AND CUBS MAY MEET IN SPRING

CHICAGO, Ill., Dec. 21.-The world's CHICAGC. Ill., Dec. 21.—The world's baseball series contestants of last fall may play a series of games next spring in New Orleans, provided the arrangements can be completed for the two teams to come together when the White Sox return from their Mexican trip. President Murphy, of the Cubs, said today that he was willing, provided the arrangement was agreeable to Manager Chance. The Cubs are to train in Texas, and will be conveniently located. It is believed that such a series would be to the liking of Owner Comiskey.

Free **Automobile Excursion**

To Bennings Heights Beginning Dec. 26.

property if you will send us a and the hour most convenient for you to go. Phone Main

Valley Realty Co. (Inc.) 15th and G Sts. N. W. Home Life Bldg. 7th Floor

H. J. Stallings, Mgr.

CHAMPIONSHIP GOLF TOURNAMENT AWARDED

NEW YORK, Dec. 21 .- At the meeting of the executive committee of the Met-opolitan Golf Association last night the Nassau Country Club was awarded the 907 championship tournament of the ssociation.

posed Eastern open championship tour-nament. The committee has drafted a letter which will be sent to the golf as-sociations of Massachusetts and Phila-delphia asking their co-operation.

Manager "Bill" Murray, of the Philles, expects to be able to leave the hospital by January I.

Barney Dreyfus and Fred Clarke have decided what players can be spared and who will be retained.

Does a ...

Interest You?

JOHN F. ELLIS & CO. 937 Penna. Ave. N. W.

Oldest Music House in the City.

Holiday tationery Sale.

Everything in the stock must be sold before Xmas, Litre stock of

R. P. Andrews Paper Co., Inc. 1411 F Street N. W.

For Sale-Lots.

\$1.00 Cash. \$1.00 Monthly

BEST CHRISTMAS PRESENT YOU CAN MAKE

Last Chance at This Price

LARGE LOTS, in Addition to Daniels Park, bordering both steam and elec-tric line; high elevation; fine shade. PRICE, FROM \$40 TO \$75 A LOT. \$1.00 CASH; \$1.00 MONTHLY. No Interest; No Taxes. 5% off for Cash.

EDWARD DANIELS, 1410 "H" St. N. W.

\$5 CASH WILL START YOU ONE CAR PARE.

High elevation. Pure water. Gravel walks. NO INTEREST. NO TAXES. CHAS. D. FOWLEE, 512 P st. nw.

Wanted-Farms.

WOULD LIKE to rent farm, near electric or steam railroad, in Fairfax county, Va.; good for poultry. Address BOX 42!, Times de29-3t

For Lease.

FOR LEASE—The two-story brick building 409 B st. nw., containing nearly 15,000 fee foor space; well adapted for manufacturing r general business purposes. Apply WARTZELL, RHEEM, HENSEY CO., st. nw., or Henry Wells, 1410 G st. nw. del0-tf.mo, we,fri

Legal Notices.

PREME COURT OF THE DISTRICT OF

WHEN IN DOUBT BUY OF

OPEN EVENINGS UNTIL CHRISTMAS.

A Complete Bedroom

A very special bargain. A substantial and well-built Toy Set of Weatnered Oak, consisting of Bed, with Mattress, Table, Armchair, and Rocker. A good-sized set and just the thing to please the little ones for Christmas.

For Sale-Suburban.

FOR SALE—Cheap to prompt buyer, cozy little home, with six acres of rich land, in Montgomery county, Md.; close to steam and electric cars, near Washington; price, \$2,500; your own terms if sold this week. Address BOX 419, Times office.

FOR EXCHANGE—A beautiful home and 10 acres of ground, on trolley; fine mansion; stable; tenant house; 2-acre lawn with lovely shade; trade for city house and assume small incumbrance; no finer home anywhere. Address JAPHET, Times office. del3-tf 4221—OWNER has another property and, needing cash, offers his choice home at a sacrifice; lot 45x115; stable; carriage house, chicken house; fruit; beautifully located on trolley; 2 miles city; \$1,300; nothing like it for the money; ITS A SNAP; photo at office. THE SOULE CO. (Inc.), \$50 Louisiana ave. dei2-tf FOR SALE—A Christmas present for your wife and children—Lots in H. M. Martin's 4th addition to Chevy Chase; \$225 to \$255; fine lot, 50 ft. front. Pretty situation. Good terms. Call quick. H. M. MARTIN, del3-llt-exSu 1741 Pennsylvania ave. nw. ONLY \$90 per acre for 5, 10, and 15-acre lots on the Great Fails and Old Dominion railroad at Spring Hill, 10 miles from Georgetown, 3 miles from Great Fails; low fare; good solt; buy now, before prices advance; easy terms THE HINE REAL ENTATE AGENCY, Vienna, Va., or Room 79, Columbian building.

New 6-room Frame Dwelling, EXCELLENT CONDITION. 12,000 Feet Ground. 30 Minutes from Treasury, on Best Direct Car Line; 5c Fare. It may not be the most pleasant time to go to the suburbs, but it is the best time to buy.

S. W. PICKFORD, 311 Colorado Building.

ALSO, in same subdivision, an eight-room dwelling; cellar, furnace; extensive porches, hardwood finish; just being completed.

PRICE, \$2,500. EASY TERMS.

S. W. PICKFORD,

311 Colorado Building.

A 20)-FOOT frontage on Ridge road, beau-tifully located; will sell in lots or as a whole; price 51,80, MILLER-SHOEMAKER CO., 1222 Wisconsin ave. moi9-tf

particulars.

FULTON R. GORDON.

Suburban Realty Operator.

ROBERT E. HEATER, Mgr.,

Colerado Building. Tel. Main 525.

oct-tf.

Railroads.

BALTIMORE & OHIO R. R.

EAVE STATION, New Jersey ave. and C st.
ROYAL BLUE LINE,
Every Other Hour on the Odd Hour
To PHILADELPHIA AND NEW YORK.
EW TERMINAL, 23D ST., NEW YORK.
EW TERMINAL, 23D ST., NEW YORK.
15:00 a.m.—Buffet, Parlor, 6 Hr. Train.
19:00 a.m.—Diner and Pullman Parlor Car.
11:00 a.m.—Diner and Pullman Parlor Car.
11:00 p.m.—Diner and Pullman Parlor Car.
12:00 p.m.—Royal Limited," All Pullmans,
14:00 p.m.—Coaches to Philadelphia.
15:00 p.m.—Diner and Pullman Parlor,
18:00 p.m.—Sleepers.

ATLANTIC CITY, †7:00, *9:00, †11:00 a. m., 1:00, *2:00 p. m.

"EVERY HOUR ON THE HOUR."

WEEK DAYS, 7 A. M. TO \$ P. M.

TO BALTIMORE.

Week days: 2:57, 5:00, 6:30, 7:00, 7:20, 8:00, 2:00, 9:00, 9:30, 10:00, 11:00 a. m.; 7:00 noon. 2:06, 1:00, 2:00, 3:00, 3:20, 4:00, 4:2, 5:00, 5:02, 1:30, 6:00, 6:30, 7:00, 8:00, 9:30, 10:00, 10:25, 1:35, p. m.

Sundays: 2:57, 7:00, 7:20, 8:20, 9:00, 10:30, 1:00 a. m.; 1:00, 1:15, 3:00, 3:20, 5:70, 5:30, 6:30, 1:00, 10:00, 10:35, 11:30, 11:35 p. m.

CHICAGO AND NORTHWEST, *1:22 p. m., 5:30 p. m.

:30 p. m. CINCINNATI, ST. LOUIS, AND LOUIS-ILLE, *8:00 a. m., *4:05 p. m., *12:40 night. PITTSBURG, *1:22 p. m., *5:10 p. m., *12:30 dght. CLEVELAND, *9:10 p. m. COLUMBUS, \$30 p. m. WHEELING, *8:00 a. m., *5:30 p. m. WHEELING, *8:05 a.m., †4:05. †5:00 p.m. ANNAPOLIS, week days, 8:00 a. m., 12:05 oo; 4:05. 6:00 p. m. Sundays, 8:30 a. m. and

LURAY and ELKTON, *4:05 p. m.

FREDERICK, *18:35, **9:15 a. m., **1:36, *1:30 p. m.

BOYD and way points, †8:35 a. m. and †5:00 p. m.

BOYD and way points, †8:35, **9:15 a. m., **1:20, †5:30, †5:35, **10:15, †11:30 p. m.

GAITHERSBURG and way points, †8:35, **9:15 a. m., **2:30, †5:35, †8:50, **7:25, **10:15, †11:30 p. m.

WASHINGTON JUNCTION and way points, †8:35, **2:15 a. m., **2:30, †5:30, †5:30, †5:30, **7:25, **10:15, †11:30 p. m.

Washington JUNCTION and way points, †8:35, **2:15 a. m., **2:30, †5:30, †5:30, **7:25, **10:15, †11:30 p. m.

**Bally , **Except Sunday, **Sundays only, Reservation of Sleeping or Parlor Car space, rates of faire, etc., will be quickly furnished BY TELEPHONE at all of the following Ticket Offices: 1417 GS t., Telephone Main 1391; 613 Pennsylvania Ave., Telephone Main 1591; 613 Pennsylvania Ave., Telephone Main 1591; 613 Pennsylvania Ave., Telephone Main 1591; 615 Pennsylvania Ave., Telephone Main 1591; 615 Pennsylvania Ave., Telephone Main 1591; 615 Pennsylvania Ave., Telephone Main 1591; 617 Pennsylvania Ave., Telephone Main 1591; 618 Pennsylvania Ave., Telephone Main 1591; 618 Pennsylvania Ave., Telephone Main 1591; 619 Pennsylvania Ave., Telephone Main 1591; 618 Pennsylvania Ave., Telephone Main 1591; 619 Pennsylvania Ave., Telephone Main 15

CHESAPEAKE AND OHIC RY.

(Schedule in effect November 25, 1996.)
2:00 F. M.—OLD DOMINION EXPRESS,
Week days—Stops at principal points in
Virginia. Vestibule train, standard
coaches; parlor car to Clifton Forge, with
connection for Virginia Hot Springs.
Pullman sleepers Clifton Forge to Louisville, Cincinnait, Indianapolis, St. Louis,
and Chicago. Buffet service from Gordonsville.

and Chicago. Buffet service from Gordonsville.

4:20 P. M.—NEW C. & O. LIMITED, Daily.
Fast new vestibule train; stops only at
Gordonsville. Charlottesville, Staunton,
Clifton Forge, and Covington, Va.; Ronceverte and Hinton, W. Va. Pullman
sleepers to Lexington, Louisville, Cincinnati, Indianapolis. St. Louis, and Chicago. Dining care, a la carte service.
One night out.

11:10 P. M.—F. F. V. LIMITED, Daily.
Solid vestibule train. Pullman sleepers to
Cincinnati, Lexington, and Louisville.
Compartment sleeping car to Virginia
Hot Springs week days. Dining cars, a
la carte service. Sleepers Cincinnati to
Chicago and St. Louis and Louisville to
Memphis, Nashville, and Southwest.
Reservations and tickets at Chesapeake and
Ohio offices, 517 Pennsylvania ave.; 609 14th
st., near F; and Sixth Street Station, Telephone, Main 3730, for Pennsylvania R. R.
Cab Service, and Main 1066 for C. & O.
Ticket Offices.

SOUTHERN RAILWAY.

N. B.—Following schedule figures published only as information, and are not guaranteed. 7.35 A. M.—DAILY—Local for Harr.sonburg, Warrenton, Danville, and way stations. 19:81 A. M.—DAILY—Washington and Florida Limited. First-class coaches and sleeper to Columbia, Savannah, and Jacksonville, Din-

ing Car Service.

11:15 A. M. DAILY—United States Fast Mail.
First-class coaches and sleeper to New
Orleans. Dining Car Service.

4:01 P. M. WEEK DAYS—Local for Harrisonburg and way stations on Manassus Branch.

4:56 P. M. DAILY—Local for Warrenton and
Charlottesville. Charlottesville.

Charlottesville.

DAILY-New York and Atlanta.

Express. First-class Coach to Atlanta.

Sleeper to Columbus, Ga., via Atlanta,

Sunset Route Tourist Sleeper Washington

to San Francisco Mondays, Wednesdays,

Sieeper to Colombias. Via Atlanta. Sunset Route Tourist Sieeper Washington to San Francisco Mondays, Wednesdays, and Fridays.

5:50 P. M. DAILY—New York and Florida Express Through Coaches and Sieepers to Columbia, Savannah, and Jacksonville. Sieepers to Augusta and Port Tampa. Dinting Car Service a la Carte.

10:50 P. M. DAILY—New York and Memphis Limited (via Lynchburg). First-class Coach and Sieeping Cars to Roanoke, Knoxville, Chattanooga, and Memphis: Sieepers to Sieepens. Dining Car Service.

10:45 F. M. DAILY—Washington and Southwestern Limited. All Pullman train. Observation Car to Atlanta. Sieepers to Nashville, Atlanta, Macon, Birmingham. New Orleans. Dining Car Service.

C. H. Ackert, V. P., & G. M.; S. H. Hardwick, P. T. M.; W. H. Tsyloe, G. P. A., L. S. Brown, G. A.

TIMES WANT ADS

Winter Resorts. ATLANTIC CITY.

HOTEL TRAYMORE, ATLANTIC Overlooking the ocean. Open all year.
TRAYMORE HOTEL CO.,
Chas. O. Marquette,
Manager.
President.

GALEN HALL HOTEL AND SANATORIUM.
ATLANTIC CITY,
One of the newest stone, brick, and steel
buildings, with every comfort, always open
always ready, always busy.

Railroads.

Pennsylvania Kailroad

Louisville, and St. Louis, Parlor and P. R. R. Cafe Cars to Harrisburg. 9.59 A. M. DAILY—MAIN LINE EXPRESS—Pullman Buffet Parlor Car to Harrisburg. Parlor Car Harrisburg to Pittsburg. Penn-sylvania Railroud Dining Car Harrisburg to

sylvania Railrond Dining Car Harrisburg to Altoona.

2:01 P. M. DAILY—THE PENNSYLVANIA LIMITED — Puliman Sleeping, Dining. Smoking, and Observation Cars from Harrisburg. For Chicago, Cleveland, Toledo, Detroit, Cincinnati, Indianapolis, and St. Louis. Buffet Parlor Car to Harrisburg. 2:09 P. M. DAILY—ST. LOUIS LIMITED—Sleeping, Dining, Smoking, and Observation Cars from Harrisburg. For Indianapolis, Louisville, and St. Louis. Buffet Farlor Car to Harrisburg.

2:49 P. M. DAILY—PENNSYLVANIA. SPECIAL (3 HOURS TO CHICAGO)—Pullman Sleeping. Dining. Smoking, and Observation Cars from Harrisburg to Chicago. Sleeping Car to Harrisburg.

tion Cars from Harrisburg to Chicago. Sleeping Car to Harrisburg.
2:40 P. M. DAILY—CHICAGO AND ST.
LOUIS EXPRESS—Sleeping Cars Washington to St. Louis, Sleeping and Dialng Cars
Harrisburg to Chicago, Indianapolis, St.
Louis and Nashville (via Cincinnati and
Louisville). Sleeping Car to Harrisburg:
5:45 P. M. DAILY—CHICAGO LIMITED—
Sleeping Car Washington to Chicago and
Cleveland, Pennsylvania Railroad Cafe CarBaltimore to harrisburg, Sleeping, Smoking, Dining, and Observation Cars from
Harrisburg, For Chicago and Cleveland,
7:15 P. M. DAILY—ST. LOUIS EXPRESS—
Pullman Sleeping Car Harrisburg to St.
Louis and Cincinnati.
7:40 P. M. DAILY—WESTERN EXPRESS—
Pullman Sleeping Car to Pittsburg and
Chicago, Unione Car Pittsburg and
Chicago, Chicago, Car to Pittsburg and
Chicago, Chicago, Car to Chicago, Chica Pullman Sleeping Car to Fittsburg and Chicago Dining Car Pittsburg and Chicago Dining Car Pittsburg to Chicago. 140 P. M. DALLY—CLEVELAND AND CINCINNATI EXPRESS—Pullman Sleeping Cars Washington to Harrisburg, and Harrisburg to Cleveland, Barberton, and Chicago M. DALLY—PITTSBURG SPECIAL Pullman Sleeping Car to Pittsburg. Dining Car Altona to Pittsburg. Dining Car Altona to Pittsburg. Dining Car Altona to Pittsburg. 2016–19. Pullman Sleeping Car to Harrisburg and Harrisburg to Pittsburg. Connects for Cleveland and Toledo.

250 A. M. DALLY—RUFFALO DAY EXPRESS, with through Parlor Car, P. R. R. Cafe Car and coaches to Buffslo, via Emportum Junction.

30 A. M. for Erie daily. Capandaigus. Book.

P. M.
7:15 P. M. daily. BUFFALO NIGHT EXPRESS, with through Sleeping Car and
Coaches to Buffalo, via Emperium Junction.
7:46 P. M. daily for Erie, Rochester, Buffalo,
and Niagara Falls, with Sleeping Car Wawhington to Rochester.
10:46 P. M. daily for Erie, Canandalgua,
Rochester, Buffalo, and Niagara Falls.
FOR PHILADELPHIA, NEW YORK, AND
THE EAST.

10:00 P. M. "CONGRESSIONAL LIMITED."

6:00 P. M. "CONGRESSIONAL LIMITED," for New York only, daily. All Parlor Cars 4:00 P. M. "CONGRESSIONAL LIMITZD," for New York only, daily. All Parlor Cars. Dining Cat.

Express. 8:00, 8:50. *10:00 (New York only), and *11:00 A. M., *12:55, *2:00, *4:45, 6:30, and 10:00 P. M., 12:30 night. On Sundays, *8:50, *11:00 A. M., 12:01, *8:00, *4:45, 6:50, and 10:00 P. M., 12:30 night.

For Philindelphia only, Express. 7:40, 10:00 A. M., 12:01 P. M. week-days; 6:55 A. M., 2:00, 2:15, 4:00, and *5:35 P. M. daily.

For Boston, without change, 7:40 A. M. week-days and *5:25 P. M. daily.

For Baltimore, 5:00, 5:15, 6:55, 7:40, 7:50, 8:00, 8:50, 10:00, 10:50, 11:05, 11:06 A. M., 12:01, 12:25, 1:15, 2:00, 3:00, 2:15, 3:40, 4:00 Limited), 4:20, 4:45, 4:48, 5:35, 5:46, 6:10, 6:30, 7:15, 7:40, 10:00, 10:40, 11:35 P. M., and 12:30, night week-days. On Sundays, 6:55, 7:50, 8:50, 8:20, 10:50, 11:00 A. M., 12:01, 11:5, 2:00, 3:00, 3:15, 3:40, 4:00 (4:00 Limited), 4:20, 4:45, 5:45, 6:10, 6:30, 7:15, 7:40, 10:50, 3:15, 3:40, 4:00 (4:00 Limited), 4:20, 4:45, 6:30, 7:15, 7:40, 10:00, 10:40, P. M., and 12:30 night.

Por Annapolis, 7:40 A. M., 12:35, 4:20 and 5:45 P. M. week-days. Sundays, 8:50 A. M., and 4:48 P. M. week-days, 9:20 A. M. Sundays, 9:20

27 YEARS' Successful the cure of Chronic, Mer-vous, and Special Diseases of Men and Women. Means Health to You if You Suffer

McGllo Hotilii Vo I vo II vo Gallos From Catarrh, Obesity, Rheumatism, Constipation, Piles, Throat, Lung, Brain, Heart, Blood, and Skin Diseases; Nervous and Wasting Debility, Kidney Diseases, Bladder Troubles, Discharges, Stricture, Varioocsle, Specific Blood Poisoning, Eruptions, Ulcara, and All Frivate Diseases Cured for life by safe methods.

CHARGES LOW, INCLUDING MEDICINES
CONSULTATION FREE,
OFFICE HOURS:
10 to 1, 4 to 6. Sunlays, 10 to 12,
509 Twelfth St. N. W.

DR. CZARRA German Specialist, Treats & Cures

CATARRi: and disorders of Nose, Throat,
Stomach, Lungs, Intestines, Kidneys, and Bladder.

RUPTURE positively cured without operation, suffering, or loss of time,
See testimonies.

PILES and Fistulas of any severity or stage
cured without operation.

BLOOD Poisoning, Eruption, Ulcers, private
diseases, discharges, stricture, nervousness, wasting debility positively
cured.

FREE Consultation from 3 a.m. to 5 p.m. cured.
FREE Consultation from 9 a.m. to 5 p.m.
STEWART BUILDING,
SUITE 215, 402 SIXTH ST.

DR. J. N. GARDNER,

W. T. BALDUS, M. D., Ph. D. GERMAN SPECIALIST On Diseases of the Brain. Nervous System, Kidneys, Heart, Stomach, and other Diseases. Doctor's service and medicine, \$1. Consultation free. Telephone Main 2515. Southeast corner 6th and f sts. nw. Houra 10 to 1 and \$ to 9. Closed Sunday. nobe-301

DR. SHADE

DR. FISK ELGIN T ADS
BRING RESULTS

Expert in the treatment of private diseases, chronic and acute. Both sexes, All consultations confidential. Medicine furnished, Prices mederate. Hours, 9 to 1, 3 to 5, 7, to 9. Rooms, 1232 Pennsylvania ave, nw. Flame Loan Companies.

Loan Companies.

Use Our Money for Christmas



At-this season of the year almost everyone runs short of ready cash. Don't spoil your Christmas just for lack of money. We will loan you on furniture, piano, etc., during December at exceptionally low rates. No questions asked. Loans paid off and more money advanced. If you need money fill out this blank, mail it to us and our agent will call at once. Phone Main 4373.

Amount Wanted \$ ---

DISTRICT LOAN CO.

639 F St. N.W. Open Evenings

Private Offices

Loan Companies.

We Loan

Furniture, Pianos, Organs, Horses and Wagons, Fixtures, Etc.

Why should you borrow money from us? Because our rates are about 1/2 Why do we loan money cheaper Because we loan our own money and have more customers than others.

People are coming to us daily and having us pay off other companies and advance them more money, because our rates are lower and payments smaller. Why not YOU?

If you cannot call, fill in space be-ow and mail to us, and our agent will low and mail call on you. Name

Mutual Loan & Trust Co.

913 G Street N. W. Near Cor. 9th and 6 Streets.

Oven During December to 8 P. M. If You Are in Need of Any Sum from

\$10 to \$300 And Want It the CHEAPEST It Can

Be Had, Come to "Loan Headquarters" 610 F N.W.

We loan on household goods, horses, wagons, planes, and fixtures. You can get the money within a FEW HOURS of the time you apply. "THE OLD RELIABLE."

WASHINGTON MORTGAGE I LOAN CO.,

610 F Street N. W .- Room 1

MONTHS

Defore you pay one cent on either principal or interest. We make you a loan today, and you have the use of the money two months before making any payment whatever. We make absolutely no charge for the extra time. We make you a present of that much interest. We can make payments on your loan smaller than any company in the city. No charges for commissions. No delay. No publicity. We do not disturb security. See our rates on our SHOPPING CARD. No other company can compute against such low rates. Loans compete against such low rates. Loans others paid up and more money ad-

National Loan & Investment Co. fortheast 15th & G Opp. Treasury. Entrance on G Street.
THE ONLY INDEPENDENT COMPANY.

MONEY FOR THE HOLIDAYS YOU may obtain a loan on your furni-ure, planos, etc.

ABSOLUTELY

WITHOUT PUBLICITY. WITHOUT REMOVAL. WITHOUT DELAY. THE COLUMBIA GUARANTEE CO. 613 P Street Northwest. Call and be convinced.

Railroads.

SEABOARD AIR LINE RAILWAY Ticket Office, 1421 Penna. Ave. For Petersburg, Raleigh, Wilmington, Co-mbia, Savannah, Jacksonville, Tampa, At-nta, Birmingham, Mobile, Pensacola, and Orleans, 50 A.M. DAILY-Seaboard Mail-Through 10:50 A.M. DAILY-Seaboard Mail—Through Pullman Sleeper to Jacksonville, Fla.; also through Parlor Car to Pinehurst, N. C. Cafe Dining Car Washington to Hamlet, N. C. 6:25 P. M. DAILY-Seaboard Express—Solid train, with Pullman Sleepers, to Jacksonville and Tampa. Through Sleeper to Atlanta, Birmingham, and Memphis. Daily ex-Sunday

Steamboats.

NORFOLK AND WASHINGTON STEAMEOAT COMPANY.

Every day in the year from foot of 7th
et. for Fort Monroe, Norfolk, Newport
News, and sil points south, by the superb, powerful steel palace steamers
"Newport News," "Norfolk," and
"Washington." "Norfolk," and
Lv. Washington. 130 pm [Lv. Portsmouth... 5 pm
Lv. Alexandria. 7:00 pm [Lv. Norfolk," epm
Ar. Ft. Monroe. 7:00 am [Lv. Ft. Monroe. 7 pm
Ar. Portsmouth. 3:00 am [Ar. Alexandria. 6:30 am
Ar. Portsmouth. 5:00 am [Ar. Washington. 7 am
gr Through connection made at Norfelk with steamers of Old Dominioa
Steamship Co. for New York, and Merchants and Miners' Steamships for Boston.

ton.

AFor further information apply at general ticket office. 705 14th st., Coloredo Building (telephone Main—259) or 7th St. wharf (telephone Main—2780).

JNO. CALLAHAN,

AV. Pres. & Gan. Mgr. W. E. CALLAHAN, Gen. Pass. Agt.

Loan Companies.

THE CUT RATE LOAN COMPANY HAS REMOVED

1326 New York Avenue N. W. OUR GUARANTEE :

No matter what rate you are now paying-ave paid, or may be quoted to you by any ther company, we will make you a loan at RATES 10% CHEAPER Even if you now owe another loan or pany, do not nesitate to come to us. WILL, MAKE YOU'A LOAN, make the p ments small, and give you a long time

pay it.

If it is not convenient to you to call at our
office, write or phone, and we will have our
representative call on you. AMERICAN LOAN CO. 26 NEW YORK AVENUE NORTHWES' Telephone Main 3012. (Second Floor Front.) Open Evenings Until Christmas.

LOANS ME **FURNITURE** Nothing to pay back

Until February 1st

Capital Loan Co. 602 F N. W.

IF YOU BRING THIS AD

Nothing to Pay Until Feb. 3rd

on any loans to new customers made this month. No extra charge for the additional time. Our rates? We can satisfy you that they are lower than those charged by any other company, Our monthly payments? Just as much or as little as you choose to pay. Is that fair? If you are carrying a loan now we will pay it off and advance you more money on cur liberal and easy terms—then you will have nothing to pay back until one month after the holidays are over.

CITIZENS LOAN and TRUST COMPANY 403 Commercial Bank Bldg, n. w., cor. 14th and G Sts. Entrance Nos. 700-706 14th St. Elevator to 4th floor.

Plenty of Money for **Everybody at Special**

===Xmas Rates=== Why deal with new comparies with little capital and lots of delay?
We are an old established company, with unlimited capital. Why wouldn't we loan money cheaper than our sowe loan money che called competitors?

We Loan Money on Furniture, Pianos, Organs, Horses, Wagons, Salaried Employes, Anything,

at Lower Bates of Interest Than any Loan Company in Existence, and With-out Any Red Tape. WE WILL MAKE THE PIRST PAY-MENT PALL DUE TO SUIT YOU. POTOMAC GUARANTEE LOAN CO

928 F Street N.W. Rooms No. 21, 23, 24, Second Ploor, OPEN DURING DECEMBER to 8 P. M.

Per You Can Save by Our System.

Money loaned on furniture, pianos, etc. Was pay off other loan companies, give you more money. Everything strictly private, Full amount given, Phone Main 2089. Agent will call and explain terms. HOUSEHOLD LOAN CO.,

616 F ST. N. W., Rooms 1 and 2. Second Floor. if YOU ARE PUTTING MONEY in a bank, you look for the safest institution; why not use the same care when you deposit your valuables for a loan? We have a building and safes made for the purpose. All business confidential. Mency loaned on watches, dlamonds, lewelry, etc. Interest three per cent instead of ten.

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